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Exhibit G – Factor 5 Commitment

State of Missouri

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EXHIBIT G – FACTOR 5 COMMITMENT

Commitment

On a statewide level, the Missouri Department of Economic Development (MoDED) Division of Business and Community Services (BCS) Community Development Block Grant Program (non-entitlement state program) has included priority points in the Method of Distribution section of its annual Action Plan for applicants who apply readily identifiable resilience components into development activities for which they are requesting funding. This priority point preference for CDBG projects will remain regardless of the outcome of this NDRC proposal. The performance measures are: the number of new applications received with readily identifiable resilience components in the development project; and, the number of new applications funded with readily identifiable resilience components in the development project. The measure will begin at the state CDBG Program year (April 1) and the current baseline is zero. The average number of applications received by the state CDBG program annually is 125 and the year-one goal for applications containing readily identifiable resilience components is ten (10). The average number of applications awarded with state CDBG funds is 60. The year-one goal for applications with readily identifiable resilience components is five (5). MoDED-BCS will apply this same concept of priority points to other discretionary state community development programs under its purview within one year of the award date of NDRC funding.

Resilience Actions Related to Plans

BCS has committed \$25,000 to St. Louis County to create a cross-jurisdictional and regional Healthy Neighborhoods and Economic Resiliency Collaboration and prior to the submission of a Phase Two (2) Application will provide financial support to the county to assist with developing a strategy and plan for the region intended for formal adoption.

The state of Missouri and its cabinet level departments and agencies (consultation partners) provided evidence of resilience components adopted into statewide plans and which were implemented in subsequent projects in the areas of emergency management, transportation, natural resources, and conservation. Regional planning commissions and councils of government have adopted resilience into their regional plans. Other resilient design examples include the new Stan Musial Bridge across the Mississippi River (MoDOT); an emergency cost share program for water wells designed to offset agricultural losses from prolonged drought (MoDNR); formation of watershed committees across the state with broad public representation to set priorities and development plans; and geologic survey programs that extend across state borders (Illinois) to foster the St. Louis Area Earthquake Hazards Reduction Program. These state agency experiences shaped the MoDED resilience approach and commitment.

Resilience Actions Related to Financing and Economic Issues

This NDRC submission includes concepts and ideas that address the resilience of vulnerable populations, with specific focused on housing and employment. MoDED and the Department of Insurance, Finance and Professional Registration (DFIP) formed a key partnership to create micro-economic resilience in housing and employment. State laws already prohibit “redlining” and unfair or discriminatory underwriting/rating practices. Missouri enacted statutes, which create residual markets for residential and commercial property “high risk pools” to share excess losses through assessments. The result - property owners have access to insurance at effective coverage levels. Increasing property insurance levels is essential to improve resilience within the target area (*Ref: [MOAttE12TargetAreaInsured.pdf](#)*). MoDED and DFIP are committed to insurance education and training opportunities in the target area that increase the number of insured homeowners, renters and businesses from losses due to disaster.